

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION-DETROIT

In re: Aaron Peek

Debtor(s)

Case No. 16-41765

Chapter 13

Hon Mark A. Randon

THIRD POST-CONFIRMATION PLAN MODIFICATION
{EXCUSE 2017 TAX REFUND, INCREASE PLAN PAYMENTS}

NOW COME the Debtor, Aaron Peek, by and through his Attorney, Aaron D. Geyer, and hereby moves to modify his confirmed plan as follows:

1. The Debtor's 60-month plan was confirmed on May 17, 2016. Therefore it has been 23 months post confirmation.

2. Pursuant to the terms of the Plan, the Debtor is required to remit \$1,390.14/semi-monthly as his Plan payment.

3. Pursuant to the terms of the Plan, the Debtor is required to remit 100% of his federal income tax refund to further supplement funding of the Plan.

5. The Debtor filed his 2017 tax return and received a federal income tax refund in the amount of \$6,898.00. (a redacted copy of the 2017 tax return is attached).

6. The Debtor was previously employed by PrimeLending. The Debtor's Amended Schedules I&J (filed in December 2017), disclosed his net monthly income at \$5,612.73.

7. As evidenced by the three enclosed semi-monthly stubs, the Debtor only brought home a total of \$475.63 for 1 ½ months.

8. The Debtor used his 2017 tax refund combined with the net income of his LTP to cover his expenses for the months of March and April 2018.

9. The Debtor has found new employment with Movement Mortgage LLC where his income will increase and he will be able to increase plan payments to \$2,930.14/Mo.

10. The remaining terms of the plan are unaffected and the proposed amended plan represents the best effort of the Debtors.

WHEREFORE, Debtors pray for an Order approving the Debtor's Third Post-Confirmation Plan Modification that increases plan payments and excuses remission of his 2017 Tax refund.

Dated: 04/30/2018 _____

/s/ Aaron D. Geyer

Aaron D. Geyer (P39889)
Debtors' Attorney

Prepared by:
Aaron D. Geyer, (P-39889)
32411 Mound Road
Warren, Michigan 48092
(586) 303-2211
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13Network

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16-41765-MAR AARON PEEK (xxx-xx-0802) 40810 UTICA ROAD • STERLING HEIGHTS • MI • 48313 \$1,390.14 SM/ Bar Date(s): 6/30/2016 (has passed) 8/9/2016 (P)

Confirmed: 5/17/2016

Case Status: OPEN/ACTIVE

Print Inquiry Trustee: Krispen S. Carroll Attorney: BART NOW PLLC

The data on these pages has not been audited and is provided for general information only.

23 Month(s) since Confirmation UP = \$0.00 TPI = \$39,822.40 TPILR = \$37,523.33 BOH = \$1,802.00 BOH+FEES = \$1,948.11

Line	Name	Claimed Amount	Mortgage Due	Coll / Value	Interest Rate	Monthly Payment	To Be Paid	Mo
ATTORNEY FEE								
1	BART NOW PLLC	\$5,310.00						
2	ADDED CREDITOR	\$1,500.00		\$1,500.00			\$1,500.00	
OTHER ATTORNEY FEES								
3	ADDED CREDITOR							
OTHER PROFESSIONAL FEES								
4	ADDED CREDITOR							
DEBTOR REFUND								
5	AARON PEEK							
ARREARAGE - MORTGAGE/LAND CONTRACT								
6	DITECH FINANCIAL LLC	\$12,413.73		\$9,678.90		\$302.77	\$9,678.90	31
7	ADDED CREDITOR							
ARREARAGE - VEHICLE								
8	ADDED CREDITOR							
ARREARAGE - OTHER								
9	ADDED CREDITOR							
CONT'G DEBT (USE IN PLAN CALC)								
10	ADDED CREDITOR							
11	ADDED CREDITOR							
CURR MTG								
12	DITECH FINANCIAL LLC					\$943.35	\$34,903.95	
13	DITECH FINANCIAL LLC	\$4,356.17		\$4,356.17			\$4,356.17	
14	ADDED CREDITOR							
15	ADDED CREDITOR							
EXEC CONTRACT - VEHICLE								
16	ADDED CREDITOR							
EXEC CONTRACT - NON-VEHICLE								
17	ADDED CREDITOR							
POST-PET/PRE-CONF MTG PYMTS								
18	ADDED CREDITOR							
19	ADDED CREDITOR							
PRIORITY								
20	INTERNAL REVENUE SERVICE	\$19,734.39		\$19,734.39			\$19,734.39	
21	STATE OF MICHIGAN CD	\$4,683.99		\$4,683.99			\$4,683.99	
22	ADDED CREDITOR							
23	ADDED CREDITOR							
DSO CREDITOR - ARREARAGE								
24	ADDED CREDITOR							
25	ADDED CREDITOR							
DSO CREDITOR - CONTINUING								
26	ADDED CREDITOR							
27	ADDED CREDITOR							
PROP TAX								
28	ADDED CREDITOR							
SECURED								
29	ADDED CREDITOR							
30	ADDED CREDITOR							
AUTOMOBILE								
31	CHRISTIAN FINANCIAL	\$26,981.99		\$24,209.28	5.2500	\$710.12	\$26,274.36	36
32	CHRISTIAN FINANCIAL	\$953.28		\$953.28			\$953.28	
33	ADDED CREDITOR							
EQUAL MONTHLY PAYMENT CREDITOR - VEHICLE								
34	ADDED CREDITOR							
35	ADDED CREDITOR							
EQUAL MONTHLY PAYMENT CREDITOR - NON-VEHICLE								
36	ADDED CREDITOR							
37	ADDED CREDITOR							
Summary								
38	All Unsecured Creditors	Total Unsecured			Percent Allowed		Amount Allowed	
		34667.45			0			

Change Line# 0

OK

Plan Terms 37

Calc

Unsecured % 0

Calc

Due to Creditors: \$2,114.85

\$110,362.21

In from Debtor: \$2,930.14

\$110,363.29

Restart

Trustee's % 7.5

Debtor 1 Pay Schedules

Who's Paying	Amount	Schedule	Upd	Calc
AARON PEEK	\$1,465.07	SEMI-MONTHLY	\$?
AARON PEEK	\$0.00	MONTHLY	\$?

Debtor 2 Pay Schedules

Who's Paying	Amount	Schedule	Upd	Calc
DEBTOR	\$0.00	MONTHLY	\$?

Lump Sum \$ 1,948.11

Delete Line 0

OK

16-41765-mar Doc 56 Filed 04/30/18 Entered 04/30/18 13:07:15 Page 3 of 13

ID# N14317	Name AARON A PEEK	SSN xxx-xx-0802	Period Start 02/01/2018
Pay Date 02/28/2018	Department 50-031	Location MITRY010	Federal Allowances S-10
		Pay Method HOURLY	Period End 02/15/2018

Description	Rate	Hours	Amount	Year-to-Date
REGULAR	9.2500	88.0000	\$ 814.00	\$ 3,008.80
HOLIDAY				\$ 219.20
COMMISSION			\$ 974.52	\$ 6,118.04
COMMO401			\$ 974.51	\$ 6,118.02
INC VOLUME				\$ 1,000.00
SIGN ON BON				\$ 4,000.00
Total Earnings:		88.0000	\$ 2,763.03	\$ 20,464.06

Description	Amount	Year-to-Date
FEDERAL W/H	\$ 48.47	\$ 2,379.78
SOCIAL SEC	\$ 145.92	\$ 1,173.91
MEDICARE	\$ 34.12	\$ 274.54
MI STATE W/H	\$ 57.52	\$ 627.25
Total Taxes:	\$ 286.03	\$ 4,455.48

Description	Amount	Year-to-Date
GARNISH/BANK	\$ 1,390.14	\$ 2,780.28
401(K)		\$ 175.06
MEDICAL	\$ 172.47	\$ 689.88
DENTAL	\$ 37.91	\$ 151.64
VISION	\$ 7.55	\$ 30.20
FSA MEDICAL	\$ 41.67	\$ 166.68
SUPP LIFE	\$ 7.88	\$ 31.52
CHILD SUP	\$ 193.75	\$ 775.00
HSA	\$ 150.00	\$ 491.67
Total Deductions:	\$ 2,001.37	\$ 5,291.93

Plan Name	Available	Taken

Description	Amount	Year-to-Date
401K MATCH		\$ 87.53
ER HSA		\$ 1,200.00

Net Pay:	\$ 475.63
Net Pay Year-to-Date:	\$ 10,716.65

Account Type	Account ID	Amount
CHECKING	72645	\$ 475.63

ExponentTM by Exponent Technologies

PRIMELENDING, A PLAINSCAPITAL COMPANY
18111 PRESTON ROAD, STE. 900
DALLAS, TX 75252

Date: 02/28/2018

01049083

Pay to the
order of:

AARON A PEEK

Amount:

\$ *****475.63

Your net pay has been directly deposited into the bank accounts shown

U.S. Dollars

N14317
AARON A PEEK
40810 UTICA ROAD
STERLING HEIGHTS, MI 48313

NON-NEGOTIABLE

ID# N14317	Name AARON A PEEK	SSN xxx-xx-0802	Period Start 02/16/2018
Pay Date 03/15/2018	Department 50-031	Location MITRY010	Federal Allowances S-10
		Pay Method HOURLY	Period End 02/28/2018

Description	Rate	Hours	Amount	Year-to-Date
REGULAR	9.2500	64.0000	\$ 592.00	\$ 3,600.80
HOLIDAY	9.2500	8.0000	\$ 74.00	\$ 293.20
COMMISSION				\$ 6,118.04
COMMO401				\$ 6,118.02
INC VOLUME				\$ 1,000.00
SIGN ON BON				\$ 4,000.00
Total Earnings:		72.0000	\$ 666.00	\$ 21,130.06

Description	Amount	Year-to-Date
FEDERAL W/H		\$ 2,379.78
SOCIAL SEC	\$ 41.29	\$ 1,215.20
MEDICARE	\$ 9.66	\$ 284.20
MI STATE W/H		\$ 627.25
Total Taxes:	\$ 50.95	\$ 4,506.43

Description	Amount	Year-to-Date
GARNISH/BANK	\$ 421.30	\$ 3,201.58
401(K)		\$ 175.06
MEDICAL		\$ 689.88
DENTAL		\$ 151.64
VISION		\$ 30.20
FSA MEDICAL		\$ 166.68
SUPP LIFE		\$ 31.52
CHILD SUP	\$ 193.75	\$ 968.75
HSA		\$ 491.67
Total Deductions:	\$ 615.05	\$ 5,906.98

Plan Name	Available	Taken

Description	Amount	Year-to-Date
401K MATCH		\$ 87.53
ER HSA		\$ 1,200.00

Net Pay:	\$ 0.00
Net Pay Year-to-Date:	\$ 10,716.65

Account Type	Account ID	Amount

ExponentSM by Exponent Technologies

PRIMELENDING, A PLAINSCAPITAL COMPANY
18111 PRESTON ROAD, STE. 900
DALLAS, TX 75252

Date: 03/15/2018

01055879

Pay to the
order of:

AARON A PEEK

Amount:

\$ *****0.00

Your net pay has been directly deposited into the bank accounts shown

U.S. Dollars

N14317
AARON A PEEK
40810 UTICA ROAD
STERLING HEIGHTS, MI 48313

NON-NEGOTIABLE

ID# N14317	Name AARON A PEEK	SSN XXX-XX-0802	Period Start 03/01/2018
Pay Date 03/30/2018	Department 50-031	Location MITRY010	Federal Allowances S-10
		Pay Method HOURLY	Period End 03/15/2018

Description	Rate	Hours	Amount	Year-to-Date
REGULAR	9.2500	88.0000	\$ 814.00	\$ 4,414.80
HOLIDAY				\$ 293.20
COMMISSION				\$ 6,118.04
COMM401				\$ 6,118.02
INC VOLUME				\$ 1,000.00
SIGN ON BON				\$ 4,000.00
Total Earnings:		88.0000	\$ 814.00	\$ 21,944.06

Description	Amount	Year-to-Date
FEDERAL W/H		\$ 2,379.78
SOCIAL SEC	\$ 50.47	\$ 1,265.67
MEDICARE	\$ 11.80	\$ 296.00
MI STATE W/H		\$ 627.25
Total Taxes:	\$ 62.27	\$ 4,568.70

Description	Amount	Year-to-Date
GARNISH/BANK	\$ 557.98	\$ 3,759.56
401(K)		\$ 175.06
MEDICAL		\$ 689.88
DENTAL		\$ 151.64
VISION		\$ 30.20
FSA MEDICAL		\$ 166.68
SUPP LIFE		\$ 31.52
CHILD SUP	\$ 193.75	\$ 1,162.50
HSA		\$ 491.67
Total Deductions:	\$ 751.73	\$ 6,658.71

Plan Name	Available	Taken

Description	Amount	Year-to-Date
401K MATCH		\$ 87.53
ER HSA		\$ 1,200.00

Net Pay:	\$ 0.00
Net Pay Year-to-Date:	\$ 13,189.49

Account Type	Account ID	Amount

ExponentTM by Exponent Technologies

PRIMELENDING, A PLAINSCAPITAL COMPANY
18111 PRESTON ROAD, STE. 900
DALLAS, TX 75252

Date: 03/30/2018

01060034

Pay to the order of:	AARON A PEEK	Amount:	\$ *****0.00
----------------------	---------------------	---------	---------------------

Your net pay has been directly deposited into the bank accounts shown U.S. Dollars

N14317
AARON A PEEK
40810 UTICA ROAD
STERLING HEIGHTS, MI 48313

NON-NEGOTIABLE

AARON A PEEK
40810 UTICA RD
STERLING HEIGHTS, MI 48313

See separate instructions.
Your social security number
-0802
Spouse's social security number
Make sure the SSN(s) above and on line 6c are correct.
Presidential Election Campaign
Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund.
You Spouse

Foreign country name Foreign province/state/country Foreign postal code

Filing Status 1 Single 4 X Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. 2 Married filing jointly (even if only one had income) 3 Married filing separately. Enter spouse's SSN above & full name here. 5 Qualifying widow(er) (see instructions)

Exemptions 6a X Yourself. If someone can claim you as a dependent, do not check box 6a. 6b Spouse Boxes checked on 6a and 6b 1 No. of children on 6c who: 1 Lived with you 1 Did not live with you due to divorce or separation (see inst) Dependents on 6c not entered above Add numbers on lines above 2

Income 7 Wages, salaries, tips, etc. Attach Form(s) W-2 7 66,612. 8a Taxable interest. Attach Schedule S if required 8a 8b Tax-exempt interest. Do not include on line 8a 8b 9a Ordinary dividends. Attach Schedule B if required 9a 9b Qualified dividends 9b 10 Taxable refunds, credits, or offsets of state and local income taxes 10 11 Alimony received 11 12 Business income or (loss). Attach Schedule C or C-EZ 12 13 Capital gain or (loss). Attach Schedule D if required. If not required, check here. 13 14 Other gains or (losses). Attach Form 4797 14 15a IRA distributions 15a 15b Taxable amt 15b 144. 16a Pensions and annuities 16a 16b Taxable amt 16b 4,031. 17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E 17 18 Farm income or (loss). Attach Schedule F 18 19 Unemployment compensation 19 20a Social security benefits. 20a 20b Taxable amount 20b 21 Other income. List type and amount 21 22 Combine the amounts in the far right column for lines 7 through 21. This is your total income. 22 70,787.

Adjusted Gross Income 23 Educator expenses 23 24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ 24 25 Health savings account deduction. Attach Form 8889 25 26 Moving expenses. Attach Form 3903 26 27 Deductible part of self-employment tax. Attach Schedule SE 27 28 Self-employed SEP, SIMPLE, and qualified plans 28 29 Self-employed health insurance deduction 29 30 Penalty on early withdrawal of savings 30 31a Alimony paid b Recipient's SSN 31a 32 IRA deduction 32 33 Student loan interest deduction 33 34 Tuition and fees. Attach Form 8917 34 35 Domestic production activities deduction. Attach Form 8903 35 36 Add lines 23 through 35 36 37 Subtract line 36 from line 22. This is your adjusted gross income. 37 70,787.

Tax and Credits

38 Amount from line 37 (adjusted gross income).

38 **70,787.**39a Check ☐ You were born before January 2, 1953, ☐ Blind. ☐ Total boxes checked ☐ 39aif: ☐ Spouse was born before January 2, 1953, ☐ Blind.b If your spouse itemizes on a separate return or you were a dual-status alien, check here ☐ 39b**Standard Deduction for -**

- People who check any box on line 39a or 39b or who can be claimed as a dependent, see instructions.
- All others:

- Single or Married filing separately, \$6,350

- Married filing jointly or Qualifying widow(er), \$12,700

- Head of household, \$9,350

40 Itemized deductions (from Schedule A) or your standard deduction (see left margin)

40 **18,147.**

41 Subtract line 40 from line 38

41 **52,640.**

42 Exemptions. If line 38 is \$156,900 or less, multiply \$4,050 by the number on line 6d. Otherwise, see instructions

42 **8,100.**

43 Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-

43 **44,540.**44 Tax (see inst.) Check if any from: a ☐ Form(s) 8814 b ☐ Form 4972 c ☐44 **6,011.**

45 Alternative minimum tax (see instructions). Attach Form 6251

45

46 Excess advance premium tax credit repayment. Attach Form 8882

46

47 Add lines 44, 45, and 46

47 **6,011.**

48 Foreign tax credit. Attach Form 1116 if required

48

49 Credit for child and dependent care expenses. Attach Form 2441

49 **420.**

50 Education credits from Form 8863, line 12

50

51 Retirement savings contributions credit. Attach Form 8880

51

52 Child tax credit. Attach Schedule 8812, if required

52 **1,000.**

53 Residential energy credits. Attach Form 5695

53

54 Other credits from Form: a ☐ 3800 b ☐ 8801 c ☐

54

55 Add in 48 through 54. These are your total credits

55 **1,420.**

56 Subtract line 55 from line 47. If line 55 is more than line 47, enter -0-

56 **4,591.****Other Taxes**

57 Self-employment tax. Attach Schedule SE

57

58 Unreported social security and Medicare tax from Form: a ☐ 4131 b ☐ 8919

58

59 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required

59 **14.**

60a Household employment taxes from Schedule H

60a

b First-time homebuyer credit repayment. Attach Form 5405 if required

60b

61 Health care: individual responsibility (see instructions). Full-year coverage ☒ X

61

62 Taxes from: a ☐ Form 8959 b ☐ Form 8960 c ☐ Instructions; enter code(s)

62

63 Add lines 56 through 62. This is your total tax

63 **4,605.****Payments**

64 Federal income tax withheld from Forms W-2 and 1099

64 **11,503.**

65 2017 estimated tax payments and amount applied from 2016 return

65

66a Earned income credit (EIC)

66a

b Nontaxable combat pay election ☐ 66b

66b

67 Additional child tax credit. Attach Schedule 8812

67

68 American opportunity credit from Form 8863, line 8

68

69 Net premium tax credit. Attach Form 8962

69

70 Amount paid with request for extension to file

70

71 Excess social security and tier 1 RRTA tax withheld

71

72 Credit for federal tax on fuels. Attach Form 4136

72

73 Credits from Form: a ☐ 2439 b ☐ Re-served c ☐ 8885 d ☐

73

74 Add lines 64, 65, 66a, and 67 through 73. These are your total payments

74 **11,503.****Refund**

75 If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you overpaid

75 **6,898.**76a Amount of line 75 you want refunded to you. If Form 8888 is attached, check here ☐76a **6,898.**

Direct deposit? See instructions.

b Routing number XXXXXXXXXXXX c Type: ☐ 09XXX ☐ 99XXX

d Account number XXXXXXXXXXXXXXXXXXXX

77 Amount of line 75 you want applied to your 2018 estimated tax

77

Amount You Owe

78 Amount you owe. Subtract line 74 from line 63. For details on how to pay, see instructions

78

79 Estimated tax penalty (see instructions)

79

Third Party DesigneeDo you want to allow another person to discuss this return with the IRS (see instructions)? ☐ Yes. Complete below. ☒ No

Designee's name

Phone no.

Personal ID number

(PIN) **Sign Here**

Joint return? See instructions. Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature

Date

Your occupation

Daytime phone number

Spouse's signature. If a joint return, both must sign.

Date

Spouse's occupation

If the IRS sent you an ID Protection PIN, enter it here (see inst.)

Paid**Preparer Use Only**

Print/Type preparer's name

Preparer's signature

Date

Check ☐ if self-employed

PTIN

Firm's name

Firm's EIN

Firm's address

Phone no.

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION-DETROIT**

In re: Aaron Peek

Case No. 16-41765

Chapter 13

Debtor(s)

Hon Mark A. Randon

ORDER CONFIRMING MODIFICATION OF CHAPTER 13 PLAN

This matter having come on for consideration based upon the filing of a Third Post-Confirmation Plan Modification, due notice and an opportunity for hearing having been given, a certification of no response having been filed, and the Court having found that the proposed amendment is in accordance with law;

NOW THEREFORE, upon motion of Aaron D. Geyer, counsel for the Debtor(s);

IT IS HEREBY ORDERED that this Court's previous Order Confirming Plan, entered and dated May 17 2016 shall be amended in the following fashion:

1. Plan payments are increased to \$1,465.07/Semi-Monthly
2. Remission of the 2017 tax refund (\$6,898.00) is excused.

IT IS FURTHER ORDERED that in all other respects, the Order Confirming Plan shall remain in full force and effect.

Dated: _____

United States Bankruptcy Judge

EXHIBIT A

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION-DETROIT

In re: Aaron Peek

Debtor(s)

Case No. 16-41765
Chapter 13
Hon Mark A. Randon

NOTICE OF THIRD POST-CONFIRMATION PLAN MODIFICATION

Debtor has filed papers with the Court to modify the terms of his confirmed Chapter 13 plan by increasing the Plan payments and excusing remission of his 2017 tax refund.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to grant the relief sought, or if you want the Court to consider your views on the motion, within 28 days, you or your attorney must:

1. File with the Court a written response or an answer, explaining your position at:

United States Bankruptcy Court
211 West Fort Street, Suite 2100
Detroit, Michigan 48226

If you mail your response to the Court for filing, you must mail it early enough so the Court will receive it on or before the date stated above.

You must also mail a copy to:

Aaron D. Geyer, (P39889)
32411 Mound Road
Warren, Michigan 48092

2. If a response or answer is timely filed and served, the clerk will schedule a hearing on the motion and you will be served with a notice of the date, time and location of the hearing.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the motion and may enter an order granting the relief.

/s/ Aaron D. Geyer

Aaron D. Geyer (P39889)

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION-DETROIT

In re: Aaron Peek

Debtor(s)

Case No. 16-41765

Chapter 13

Hon Mark A. Randon

PROOF OF SERVICE

On April 30, 2018, I mailed a copy of Debtor's Third Post-Confirmation Plan Modification, Notice and Opportunity For Hearing, and a Proposed Order for Modification of Confirmed Plan in the above-entitled action to the Chapter 13 Trustee, and creditors on the attached sheet by regular U.S. Mail.

Dated 04/30/18

/s/ Aaron D. Geyer

Aaron D. Geyer

Prepared by:
Aaron D. Geyer, (P-39889)
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Warren, Michigan 48092
(586) 303-2211
Aaron@Chrisaiello.com

Label Matrix for local noticing
0645-2
Case 16-41765-mar
Eastern District of Michigan
Detroit
Mon Apr 30 12:59:28 EDT 2018

Beaumont Health System
750 Stephenson Highway, PO Box 5043
Troy, MI 48007-5043

Capital One Bank USA NA
PO Box 30281
Salt Lake City, UT 84130-0281

Comenity Bank/Trek
PO Box 182789
Columbus, OH 43218-2789

DFS/Webbank
11 McLeland Road
St. Cloud, MN 56395-0001

Ditech Financial LLC
PO Box 6154
Rapid City, SD 57709-6154

Christopher E. Frank
P.O. Box 2191
Royal Oak, MI 48068-2191

Aaron D. Geyer
32411 Mound Road
Warren, MI 48092-3827

Macomb County Friend of Court
40 N. Main St., 6th Floor
Case No. 11-4017-DM
Mt. Clemens, MI 48043-5658

Michigan Department of Treasury
Bankruptcy Unit
PO Box 30168
Lansing, MI 48909
5 48909-7668

AT&T
208 S. Akard Street
Dallas, TX 75202-4206

Best Buy/CBNA
PO Box 6497
Sioux Falls, SD 57117-6497

Krispen S. Carroll
719 Griswold
Suite 1100
Detroit, MI 48226-3314

Comenity Capital Bank
C O WEINSTEIN & RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121-3132

(p)DELL FINANCIAL SERVICES
P O BOX 81577
AUSTIN TX 78708-1577

Ditech Financial, LLC
PO Box 6172
Rapid City, SD 57709-6172

Moe Freedman
3030 W. Grand Blvd.
Ste. 10-200
Detroit, MI 48202-6030

Jordan Fredrick
36790 St Clair Drive
New Baltimore, MI 48047-5523

MiSDU
PO Box 30351
Lansing, MI 48909-7851

Michigan Department of Treasury
PO Box 30199
Lansing, MI 48909-7699

Barclays Bank of Delaware
125 South West Street
Wilmington, DE 19801-5014

Capital One Bank (USA), N.A.
PO Box 71083
Charlotte, NC 28272-1083

Christian Financial C.U.
18441 Utica Road
Roseville, MI 48066-4299

Cheryl Cook
700 Tower Drive
Suite 510
Troy, MI 48098-2837

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Fabrizio & Brook
700 Tower Drive, Suite 510
Troy, MI 48098-2837

Fresh Cut Lawn and Landscape
PO Box 183083
Shelby Township, MI 48318-3083

MIDLAND FUNDING LLC
PO Box 2011
Warren, MI 48090-2011

Michigan Attorney General
3030 West Grand Blvd, Suite 10-200
Detroit, MI 48202-6030

PYOD, LLC its successors and assigns as assi
of AT&T Mobility, LLC
Resurgent Capital Services
PO Box 19008
Greenville, SC 29602-9008

Pediatric Health Care
42141 Mound Road, Suite B
Sterling Heights, MI 48314-3144

Aaron Peek
40810 Utica Road
Sterling Heights, MI 48313-3247

Plotnik & Associates
401 South Old Woodward Avenue, 426
Birmingham, MI 48009-6613

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Quantum3 Group LLC as agent for
Comenity Bank
PO Box 788
Kirkland, WA 98083-0788

SYNCB/SMARTCN
PO Box 960061
Orlando, FL 32896-0061

State of Michigan Department of Treasury
Attorney General
Cadillac Place, 10th Floor
3030 W. Grand Blvd, Ste 10-200
Detroit, MI 48202-6030

TD BANK USA, N.A.
C O WEINSTEIN & RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121-3132

Target National Bank
PO Box 673
Minneapolis, MN 55440-0673

Transworld System
507 Prudential Road
Horsham, PA 19044-2308

US Attorney
211 W. Fort Street, Suite 2300
Detroit, MI 48226-3269

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Dell Financial Services, LLC
Resurgent Capital Services
PO Box 10390
Greenville, SC 29603-0390

District Director, IRS
Attn: Special Procedures Staff
PO Box 330500, Stop 15
Detroit, MI 48232

Portfolio Recovery Associates, LLC
POB 12914
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Christian Financial Credit Union

(u)Ditech Financial LLC

End of Label Matrix	
Mailable recipients	40
Bypassed recipients	2
Total	42